

## Auditing Procedures Report

Issued under P.A. 2 of 1968, as amended and P.A. 71 of 1919, as amended.

Local Unit of Government Type <input type="checkbox"/> County <input type="checkbox"/> City <input type="checkbox"/> Twp <input type="checkbox"/> Village <input checked="" type="checkbox"/> Other		Local Unit Name ABB JOINT FIRE DISTRICT	County VAN BUREN
Fiscal Year End 6/30/2007	Opinion Date November 26, 2007	Date Audit Report Submitted to State May 12, 2008	

We affirm that:

We are certified public accountants licensed to practice in Michigan.

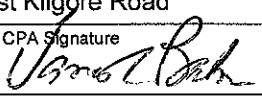
We further affirm the following material, "no" responses have been disclosed in the financial statements, including the notes, or in the Management Letter (report of comments and recommendations).

YES NO **Check each applicable box below.** (See instructions for further detail.)

1. ☒ ☐ All required component units/funds/agencies of the local unit are included in the financial statements and/or disclosed in the reporting entity notes to the financial statements as necessary.
2. ☒ ☐ There are no accumulated deficits in one or more of this unit's unreserved fund balances/unrestricted net assets (P.A. 275 of 1980) or the local unit has not exceeded its budget for expenditures.
3. ☒ ☐ The local unit is in compliance with the Uniform Chart of Accounts issued by the Department of Treasury.
4. ☒ ☐ The local unit has adopted a budget for all required funds.
5. ☒ ☐ A public hearing on the budget was held in accordance with State statute.
6. ☒ ☐ The local unit has not violated the Municipal Finance Act, an order issued under the Emergency Municipal Loan Act, or other guidance as issued by the Local Audit and Finance Division.
7. ☒ ☐ The local unit has not been delinquent in distributing tax revenues that were collected for another taxing unit.
8. ☒ ☐ The local unit only holds deposits/investments that comply with statutory requirements.
9. ☒ ☐ The local unit has no illegal or unauthorized expenditures that came to our attention as defined in the *Bulletin for Audits of Local Units of Government in Michigan*, as revised (see Appendix H of Bulletin).
10. ☒ ☐ There are no indications of defalcation, fraud or embezzlement, which came to our attention during the course of our audit that have not been previously communicated to the Local Audit and Finance Division (LAFD). If there is such activity that has not been communicated, please submit a separate report under separate cover.
11. ☒ ☐ The local unit is free of repeated comments from previous years.
12. ☒ ☐ The audit opinion is UNQUALIFIED.
13. ☒ ☐ The local unit has complied with GASB 34 or GASB 34 as modified by MCGAA Statement #7 and other generally accepted accounting principles (GAAP).
14. ☒ ☐ The board or council approves all invoices prior to payment as required by charter or statute.
15. ☒ ☐ To our knowledge, bank reconciliations that were reviewed were performed timely.

If a local unit of government (authorities and commissions included) is operating within the boundaries of the audited entity and is not included in this or any other audit report, nor do they obtain a stand-alone audit, please enclose the name(s), address(es), and a description(s) of the authority and/or commission.

I, the undersigned, certify that this statement is complete and accurate in all respects.

<b>We have enclosed the following:</b>	Enclosed	Not Required (enter a brief justification)	
Financial Statements	<input checked="" type="checkbox"/>		
The letter of Comments and Recommendations	<input type="checkbox"/>		
Other (Describe)	<input checked="" type="checkbox"/>	SAS 112 Letter	
Certified Public Accountant (Firm Name) Siegfried Crandall, PC		Telephone Number (269)381-4970	
Street Address 246 East Kilgore Road		City Kalamazoo	State MI
Zip 49002			
Authorizing CPA Signature 	Printed Name James C. Baker		License Number 1101010743

*A.B.B. Joint Fire District*  
*Van Buren County, Michigan*  
**FINANCIAL STATEMENTS AND**  
**INDEPENDENT AUDITORS' REPORT**  
*Year ended June 30, 2007*

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## CONTENTS

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	<i>Page</i>
<b>INDEPENDENT AUDITORS' REPORT</b>	<b>3</b>
<b>BASIC FINANCIAL STATEMENTS</b>	
Statement of governmental fund balance sheet/statement of net assets	4
Statement of revenues/expenditures, and changes in fund balance/ statement of activities	5 - 6
Statement of fiduciary net assets	7
Statement of changes in fiduciary net assets	7
Notes to financial statements	8 - 11
<b>REQUIRED SUPPLEMENTARY INFORMATION</b>	
Budgetary comparison schedule - Operating Fund	12

## INDEPENDENT AUDITORS' REPORT

**Members of the Board  
A.B.B. Joint Fire District**

We have audited the accompanying financial statements of the governmental activities, the major fund and the remaining fund information of A.B.B. Joint Fire District (the District), as of June 30, 2007, and for the year then ended, which collectively comprise the District's financial statements, as listed in the contents. These financial statements are the responsibility of the District's management. Our responsibility is to express opinions on these financial statements based on our audit.

We conducted our audit in accordance with U.S. generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinions.

In our opinion, the respective financial statements referred to above present fairly, in all material respects, the financial position of the governmental activities, the major fund, and the remaining fund information of A.B.B. Joint Fire District as of June 30, 2007, and the respective changes in financial position for the year then ended in conformity with U.S. generally accepted accounting principles.

The budgetary comparison schedule, on page 12, is not a required part of the basic financial statements of the A.B.B. Joint Fire District, but is supplementary information required by the Governmental Accounting Standards Board. We have applied certain limited procedures, which consist principally of inquiries of management regarding the method of measurement and presentation of the required supplementary information. However, we did not audit the information and express no opinion on it. The District has not presented the management's discussion and analysis that the Governmental Accounting Standards Board has determined is necessary to supplement, although not required to be a part of, the financial statements.

*Siegfried Crandall P.C.*

November 26, 2007



1958-2008

## **BASIC FINANCIAL STATEMENTS**

**A.B.B. Joint Fire District****GOVERNMENTAL FUND BALANCE SHEET/STATEMENT OF NET ASSETS**

June 30, 2007

	<u>Operating Fund</u>	<u>Adjustments</u>	<u>Statement of net assets</u>
<b>ASSETS</b>			
Cash	\$ 220,531	\$ -	\$ 220,531
Due from local units of government, net	9,917	-	9,917
Capital assets not being depreciated - land	-	16,000	16,000
Capital assets, net of accumulated depreciation	-	574,977	574,977
<b>Total assets</b>	<u>\$ 230,448</u>	<u>590,977</u>	<u>821,425</u>
<b>LIABILITIES</b>			
Current liabilities - accounts payable	\$ 15,590	-	15,590
<b>FUND BALANCE</b>			
Fund balance - unreserved, undesignated	<u>214,858</u>	<u>(214,858)</u>	<u>-</u>
<b>Total liabilities and fund balance</b>	<u>\$ 230,448</u>		
<b>NET ASSETS</b>			
Invested in capital assets		590,977	590,977
Unrestricted		<u>214,858</u>	<u>214,858</u>
<b>Total net assets</b>		<u>\$ 805,835</u>	<u>\$ 805,835</u>
 Operating Fund - fund balance			 \$ 214,858
Amounts reported in the statement of net assets are different because:			
Capital assets used in <i>governmental activities</i> are not financial resources and, therefore, are not reported in the fund.			<u>590,977</u>
Net assets of <i>governmental activities</i>			<u>\$ 805,835</u>

See notes to financial statements

**A.B.B. Joint Fire District****STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND  
BALANCE/STATEMENT OF ACTIVITIES***Year ended June 30, 2007*

	<u>Operating Fund</u>	<u>Adjustments</u>	<u>Statement of activities</u>
<b>EXPENDITURES/EXPENSES</b>			
Fire protection - operations	\$ 205,175	\$ 89,137	\$ 294,312
Debt service:			
Principal	31,061	(31,061)	-
Interest	358	-	358
Capital outlay	37,069	(37,069)	-
	<u>273,663</u>	<u>21,007</u>	<u>294,670</u>
Total expenditures			
	<u>273,663</u>	<u>21,007</u>	<u>294,670</u>
<b>PROGRAM REVENUES</b>			
Intergovernmental charges:			
Arlington Township	104,594	-	104,594
Bangor Township	135,729	-	135,729
City of Bangor	70,169	-	70,169
	<u>310,492</u>	<u>-</u>	<u>310,492</u>
Total intergovernmental charges			
	<u>310,492</u>	<u>-</u>	<u>310,492</u>
Capital grants and contributions	6,296	-	6,296
	<u>6,296</u>	<u>-</u>	<u>6,296</u>
Total program revenues			
	<u>316,788</u>	<u>-</u>	<u>316,788</u>
<b>NET PROGRAM REVENUES</b>	43,125	(21,007)	22,118
<b>GENERAL REVENUES</b>			
Interest income	2,071	-	2,071
Proceeds from the sale of assets and loss thereon	2,000	(3,377)	(1,377)
	<u>4,071</u>	<u>(3,377)</u>	<u>694</u>
Total general revenues			
	<u>4,071</u>	<u>(3,377)</u>	<u>694</u>
<b>EXCESS OF REVENUES OVER EXPENDITURES/CHANGE IN NET ASSETS</b>	47,196	(24,384)	22,812
<b>FUND BALANCE/NET ASSETS - BEGINNING</b>	167,662	615,361	783,023
	<u>167,662</u>	<u>615,361</u>	<u>783,023</u>
<b>FUND BALANCE/NET ASSETS - ENDING</b>	<u>\$ 214,858</u>	<u>\$ 590,977</u>	<u>\$ 805,835</u>

*See notes to financial statements*

**A.B.B. Joint Fire District**

**STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND  
BALANCE/STATEMENT OF ACTIVITIES (Continued)**

*Year ended June 30, 2007*

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Net change in fund balance (from page 5)	\$ 47,196
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Amounts reported in the statement of activity are different because:

Capital assets:

Current year additions	20,471
Basis of asset dispositions	(3,377)
Provision for depreciation	(72,539)

Long-term debt - payments	<u>31,061</u>
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Change in net assets	<u>\$ 22,812</u>
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*See notes to financial statements*



**A.B.B. Joint Fire District**  
**STATEMENT OF FIDUCIARY NET ASSETS**  
**PRIVATE PURPOSE TRUST - Richard Beers Trust**  
*June 30, 2007*

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**ASSETS**

Cash	\$ 11,502
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**NET ASSETS**

Held in trust for other purposes	\$ 11,502
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**STATEMENT OF CHANGES IN FIDUCIARY NET ASSETS**

**PRIVATE PURPOSE TRUST - Richard Beers Trust**  
*Year ended June 30, 2007*

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**ADDITIONS**

Investment return	\$ 433
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**DEDUCTIONS**

Scholarships awarded	-
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**CHANGE IN NET ASSETS**

433

**NET ASSETS - BEGINNING**

11,069

**NET ASSETS - ENDING**

\$ 11,502

*See notes to financial statements*

**A.B.B. Joint Fire District**  
**NOTES TO FINANCIAL STATEMENTS**

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**NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:**

The accounting policies of the A.B.B. Joint Fire District (the District), conform to U.S. generally accepted accounting principles (hereinafter referred to as generally accepted accounting principles) as applicable to governments. The following is a summary of the more significant policies:

*a) Reporting entity:*

In accordance with generally accepted accounting principles and Governmental Accounting Standards Board (GASB) Statement No. 14, *The Financial Reporting Entity*, these financial statements present the District. The criteria established by the GASB for determining the reporting entity includes oversight responsibility, fiscal dependency, and whether the financial statements would be misleading if data were not included. The District has determined that no other outside agency meets the above criteria and, therefore, no other agency has been included as a blended or discretely-presented component unit in the District's financial statements. Also, the District is not a component unit of any other entity. The District's support is primarily provided by its sponsoring entities: Township of Arlington, Township of Bangor, and City of Bangor.

*b) Government-wide and fund financial statements:*

The government-wide financial statements (i.e., the statement of net assets and the statement of changes in net assets) report information on all activities of the District. Currently, all activities of the District are classified as governmental activities, primarily supported by intergovernmental revenues.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include: (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment; and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Intergovernmental support and other items not properly included among program revenues are reported instead as general revenue.

Financial statements are provided for the sole governmental fund as a separate column in the basic financial statements.

*c) Measurement focus, basis of accounting, and financial statement presentation:*

The government-wide financial statements are reported using the economic resources, measurement focus, and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Intergovernmental revenues are recognized in the year for which they intended. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

The governmental fund financial statements are reported using the current financial resources, measurement focus, and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available if they are collected within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government generally considers revenues to be available if they are expected to be collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, expenditures relating to compensated absences, and claims and judgments are recorded only when payment is due.

**A.B.B. Joint Fire District**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

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NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued):

*c) Measurement focus, basis of accounting, and financial statement presentation (continued):*

State grants, charges for services, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable only when cash is received by the government.

The government reports a single major governmental fund, the Operating Fund, which accounts for all financial resources of the District.

Additionally, the District reports the following fiduciary fund:

- Richard Beers Trust, a private purpose trust fund, that accounts for contributions and earnings thereon, that are available to award scholarships.

Private-sector standards of accounting issued prior to December 1, 1989, are generally followed in the government-wide financial statements to the extent that those standards do not conflict with the standards of the Governmental Accounting Standards Board. Governments also have the option of following subsequent private-sector guidance for their business-type activities and enterprise funds, subject to this same limitation. The District has elected not to follow subsequent private-sector standards.

Amounts reported as program revenue include: (1) charges to customers or applicants for goods, services, or privileges provided and (2) operating grants and contributions. Internally dedicated resources are reported as general revenue rather than as program revenue. Likewise, general revenue includes all intergovernmental support.

*d) Assets, liabilities and fund equity:*

- i) Bank deposits* - Cash consists of demand deposits and savings accounts.
- ii) Prepaid items* - Certain payments to vendors reflect costs applicable to future fiscal years and are recorded as prepaid items in both government-wide and fund financial statements.
- iii) Capital assets* - capital assets, which consists of vehicles and equipment are reported in the government-wide financial statements. Capital assets are defined by the government as assets with an initial individual cost of more than \$1,000 and an estimated useful life in excess of two years. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation.

Capital assets are depreciated using the straight-line method over the following useful lives:

Building and improvements	40 years
Vehicles	15 - 20 years
Equipment	5 - 15 years

**A.B.B. Joint Fire District**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

**NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued):**

*d) Assets, liabilities and fund equity (continued):*

- iv) Fund equity* - In the fund financial statements, the Operating Fund reports reservations of fund balance for amounts that are not available for appropriation or are legally restricted by outside parties for use for a specific purpose. Designations of fund balance represent tentative management plans that are subject to change.

**NOTE 2 - DEPOSITS:**

At June 30, 2007, cash is classified in the accompanying financial statements as follows:

<u>Primary Government</u>	<u>Fiduciary</u>	<u>Total</u>
\$ 220,531	\$ 11,502	\$ 232,033

Custodial credit risk of deposits is the risk that in the event of the failure of a depository financial institution, the District will not be able to recover its deposits. Deposits are exposed to custodial credit risk if they are not covered by depository insurance and are uncollateralized. As of June 30, 2007, \$54,769 of the District's bank balances of \$239,818 was exposed to custodial credit risk because it was uninsured. The District believes that it is impractical to insure all bank deposits due to the amounts of the deposits and the limits of FDIC insurance. As a result, the District evaluates each financial institution with which it deposits funds and assesses the risk level of each institution. Only the institutions with an acceptable estimated risk level are used as depositories.

**NOTE 3 - CAPITAL ASSETS:**

Capital asset activity of the District for the current year was as follows:

	<u>Beginning balance</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending balance</u>
Capital assets being depreciated:				
Building	\$ 341,093	\$ 19,221	\$ -	\$ 360,314
Vehicles	808,814	-	(29,868)	778,946
Equipment	219,886	1,250	-	221,136
Subtotal	1,369,793	20,471	(29,868)	1,360,396
Less accumulated depreciation for:				
Building	(81,334)	(8,848)	-	(90,182)
Vehicles	(522,007)	(52,262)	26,491	(547,778)
Equipment	(136,030)	(11,429)	-	(147,459)
Subtotal	(739,371)	(72,539)	26,491	(785,419)
Total capital assets being depreciated, net	630,422	(52,068)	(3,377)	574,977
Capital assets not being depreciated - land	16,000	-	-	16,000
Capital assets, net	\$ 646,422	\$ (52,068)	\$ (3,377)	\$ 590,977

**A.B.B. Joint Fire District**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

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**NOTE 4 - LONG-TERM DEBT:**

Long-term debt activity for the year ended June 30, 2007, was as follows:

	<u>Beginning balance</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending balance</u>
Bank note	<u>\$ 31,061</u>	<u>\$ -</u>	<u>\$ 31,061</u>	<u>\$ -</u>

**NOTE 5 - STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY:**

Budgetary information - An annual budget is adopted on a basis consistent with generally accepted accounting principles for the Operating Fund. The budget document presents information by function and line items. The legal level of budgetary control adopted by the governing body is the line item level. Amounts encumbered for purchase orders, contracts, etc., are not tracked during the year. Budget appropriations are considered to be spent once the goods are delivered or the services rendered. The District had no significant budget variations during the fiscal year.

**NOTE 6 - CLAIMS ARISING FROM RISKS OF LOSS:**

The District is exposed to various risks of loss due to general liability, property and casualty, and workers' compensation potential claims. The risks of loss arising from general liability up to \$1,000,000 aggregate, building contents and property damage, and workers' compensation coverage are managed through purchased commercial insurance.

**NOTE 7 - PENSION PLAN:**

The District sponsors a defined contribution plan for all full time employees. Employees are allowed to contribute amounts subject to IRS limitations. The District makes a contribution (not to exceed 5% of covered payroll) for all personnel who participate in the plan. For the year ended June 30, 2007, the District contributed \$2,100 to the plan.

The District has no administrative or fiduciary responsibilities over the plan or plan assets. Accordingly, activity and balances of the plan are not included in these financial statements.

## **REQUIRED SUPPLEMENTARY INFORMATION**

**A.B.B. Joint Fire District****BUDGETARY COMPARISON SCHEDULE - Operating Fund**

Year ended June 30, 2007

	<u>Original budget</u>	<u>Amended budget</u>	<u>Actual</u>	<u>Variance favorable (unfavorable)</u>
<b>REVENUES</b>				
Intergovernmental support:				
Arlington Township	\$ 104,637	\$ 104,637	\$ 104,594	\$ (43)
Bangor Township	135,729	135,729	135,729	-
City of Bangor	70,169	70,169	70,169	-
Total intergovernmental support	310,535	310,535	310,492	(43)
Donations	500	8,300	6,296	(2,004)
Interest and rentals	500	1,765	2,071	
Other	-	-	2,000	2,000
Total revenues	311,535	320,600	320,859	259
<b>EXPENDITURES</b>				
Fire protection:				
Wages	83,980	78,700	74,890	3,810
Repairs and maintenance	32,800	24,800	22,423	2,377
Insurance	25,100	26,000	25,868	132
Fringe benefits	20,015	23,450	23,669	(219)
Operating supplies	11,500	15,000	14,858	142
Utilities	8,000	8,000	6,930	1,070
Phone	4,000	4,000	3,931	69
Professional services	14,000	8,500	7,811	689
Payroll taxes	6,570	6,570	5,448	1,122
Education and training	4,170	5,920	5,881	39
Office supplies and other	12,900	14,295	13,466	829
Total fire protection	223,035	215,235	205,175	10,060
Debt service:				
Principal	53,300	53,300	31,061	22,239
Interest	5,200	5,200	358	4,842
Capital outlay	30,000	37,500	37,069	431
Total expenditures	311,535	311,235	273,663	37,572
<b>CHANGE IN FUND BALANCES</b>	-	9,365	47,196	37,831
<b>FUND BALANCES - BEGINNING</b>	167,662	167,662	167,662	-
<b>FUND BALANCES - ENDING</b>	<u>\$ 167,662</u>	<u>\$ 177,027</u>	<u>\$ 214,858</u>	<u>\$ 37,831</u>

**Members of the Board of Commissioners  
A.B.B Joint Fire District, Michigan**

In planning and performing our audit of the financial statements of the A.B.B Joint Fire District as of and for the year ended June 30, 2007, in accordance with auditing standards generally accepted in the United States of America, we considered the A.B.B Joint Fire District's internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Our consideration of internal control included procedures to evaluate the design of controls relevant to an audit of financial statements and to determine whether they have been implemented, but it did not include procedures to test the operating effectiveness of controls, and accordingly, was not directed to discovering significant deficiencies in internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. However, as discussed below, we identified a deficiency in internal control that we consider to be a material weakness.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the entity's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the entity's financial statements that is more than inconsequential will not be prevented or detected by the entity's internal control.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the entity's internal control. We believe that the following deficiency constitutes a material weakness.

- Policies and procedures to prepare financial statements in accordance with U.S. generally accepted accounting principles, including procedures to record changes in capital assets and related debt, and to develop appropriate footnote disclosures were not in place. As in prior years, the District has relied upon our firm as auditor to identify and develop material adjustments necessary to convert the fund basis financial statements into the government-wide financial statements and to prepare appropriate disclosures. This service is allowable under current auditing standards and ethical guidelines, and may be the most efficient and effective method for preparation of the District's financial statements. However, when an organization (on its own) lacks the ability to produce financial statements that conform to generally accepted accounting principles, or when material audit adjustments are identified by the auditor, auditing standards require that such conditions be communicated in writing as material weaknesses. We recommend that management and those charged with governance evaluate and document their informed decision on the costs and benefits of contracting financial statement preparation services with its auditor.





Members of the Board of Commissioners  
Page 2

This communication is intended solely for the information and use of the Board of Commissioners of the A.B.B Joint Fire District and the State of Michigan Department of Treasury and is not intended to be and should not be used by anyone other than these specified parties.

*Sigfried Cendell P.C.*

November 26, 2007